

PERSONAL EXPLANATION

HON. MARKWAYNE MULLIN

OF OKLAHOMA

IN THE HOUSE OF REPRESENTATIVES

Monday, June 29, 2020

Mr. MULLIN. Madam Speaker, I was not present the week of June 22–26, 2020 on account of supporting my son's continuing recovery. Had I been present, I would have voted NAY on Roll Call No. 116; NAY on Roll Call No. 117; YEA on Roll Call No. 118; NAY on Roll Call No. 119; NAY on Roll Call No. 120; YEA on Roll Call No. 121; and NAY on Roll Call No. 122.

PERSONAL EXPLANATION

HON. MIKE GALLAGHER

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Monday, June 29, 2020

Mr. GALLAGHER. Madam Speaker, I am back home in Green Bay, Wisconsin on paternity leave with my family. Had I been present, I would have voted NAY on Roll Call No. 116; NAY on Roll Call No. 117; YEA on Roll Call No. 118; and NAY on Roll Call No. 119.

PERSONAL EXPLANATION

HON. JOHN R. CURTIS

OF UTAH

IN THE HOUSE OF REPRESENTATIVES

Monday, June 29, 2020

Mr. CURTIS. Madam Speaker, had I been present, I would have voted nay on H.R. 1425, the State Health Care Premium Reduction Act. I missed this vote due to a scheduled surgery I underwent.

Right now, we must deliver the most effective treatments to patients infected with COVID-19 and all those suffering from other life-threatening illnesses. Breaking down barriers to receiving timely care must remain our number one priority in order to halt transmission of the virus.

H.R. 1425 does the opposite by dramatically expanding the role of government through unconstitutional inventions in our pharmaceutical industry and broader healthcare system. This would put our brightest scientific minds in handcuffs and threaten their ability to develop future cures for COVID-19 and other life-threatening diseases.

These are especially concerning decisions to make without bipartisan input. We have to work together in order to deliver solutions that give Americans more control over how they are receiving their health care. Solutions could include expanding access to health savings accounts or association health plans to be sold across state lines and with more portability. I recently introduced legislation to increase access to both options and I encourage my Democratic colleagues to join me as I look for creative solutions to make health care more affordable for millions of hard-working Americans.

Finally, I want to point out that Congress has already taken unprecedented steps to increase access to care for the uninsured and any American household dealing with the ef-

fects of COVID-19. It is critical that our focus remains defeating this virus, keeping Americans healthy, and allowing hard-working men and women across our great nation to return to work. We cannot place greater strains on our already over-worked health care system through one-size-fits-all policy making.

PROVIDING FOR CONGRESSIONAL DISAPPROVAL OF RULE SUBMITTED BY OFFICE OF THE COMPTROLLER OF THE CURRENCY RELATING TO "COMMUNITY REINVESTMENT ACT REGULATIONS"

SPEECH OF

HON. SHEILA JACKSON LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Friday, June 26, 2020

Ms. JACKSON LEE. Madam Speaker, as a senior member of the Judiciary, Homeland Security, and Budget Committees, I rise in strong support of H.J. Res. 90, "a Congressional Review Act Resolution of Disapproval on the Office of the Comptroller of Currency's Community Reinvestment Act Rule," which overturns the recent rule-making the Office of the Comptroller of Currency (OCC) issued.

In 1977, Congress passed the Community Reinvestment Act (CRA), a crucial piece of civil rights legislation.

The CRA sought to prevent discriminatory practices, such as redlining, and required banks to invest and lend responsibly to low- and moderate-income communities.

However, we gather here today because the Office of the Comptroller of Currency (OCC) recently passed a final rule that effectively undermines the CRA and will substantially negatively impact low-income communities of color.

Madam Speaker, not only did the OCC fail to collect sufficient data before proceeding with its final rule, but it also put forth this final rule without the support of the Federal Deposit Insurance Corporation (FDIC) and the Federal Reserve, two of the three CA regulators.

As a longtime, vocal advocate for marginalized communities, I am here to voice my support for H.J. Res. 90 and call attention to the numerous ways in which the OCC's final rule will perpetuate discriminatory lending practices against low- and moderate-income communities of color.

For example, the allowances and loopholes created by this final rule allow for banks to invest in communities where they can reap the largest rewards, thereby further harming low-income and minority communities by giving banks passing ratings under the CRA even while they reduce their lending to low-income borrowers and underserved communities.

In addition, the OCC's final rule also measures how well a bank is meeting its obligations under the CRA by incentivizing large deals, as opposed to smaller and more continuous financial transactions, which have been known to benefit and low- and moderate-income communities.

It is no secret that discriminatory lending practices have and continue to disproportionately affect people of color.

According to the Associated Press, black loan applicants are turned away at significantly higher rates than whites in 48 cities, Latinos in 25, Asians in 9, and Native Americans in 3.

We must take the steps necessary to change that reality.

It is imperative that Congress comes together to vote in favor of H.J. Res. 90 and demonstrate that we will not condone policies and practices that have the power to discriminate against any one group of people.

We must take it upon ourselves to ensure that everyone has the same opportunity to prosper economically.

And so, I ask all members from both parties to join me in voting to pass H.J. Res. 90.

PROVIDING FOR CONGRESSIONAL DISAPPROVAL OF RULE SUBMITTED BY OFFICE OF THE COMPTROLLER OF THE CURRENCY RELATING TO "COMMUNITY REINVESTMENT ACT REGULATIONS"

SPEECH OF

HON. JOYCE BEATTY

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Friday, June 26, 2020

Mrs. BEATTY. Madam Speaker, I rise to support House Joint Resolution 90, a resolution to overturn the Office of the Comptroller of the Currency's ill-conceived rule to dilute and weaken the Community Reinvestment Act. Originally passed in 1977, the Community Reinvestment Act was enacted into law to fight against systemic racism in the banking and housing system, otherwise known as redlining. This practice ensured that the American dream of homeownership and living in good neighborhoods with good schools would never become a reality for Black families because of the color of their skin. The peaceful protests since the murder of George Floyd against the persistent injustice and unequal treatment of Black people are a testament to why our society must keep our foot on the pedal of CRA to ensure that its intentions are fully realized to right the wrongs of the past.

At a time when the homeownership rate of Black Americans is only marginally better than it was in 1977, we should be strengthening the Community Reinvestment Act to form a more inclusive America, not gutting it like the OCC's rule would do. The COVID-19 pandemic has further proved that we need to fuel Black businesses, entrepreneurship and enterprise in Black communities to add value and make them more stable. This resolution will overturn the OCC's rule and ensure that the gains that we have made are not rolled back to the era of Jim Crow and protect investments in Black communities.

I urge my colleagues to vote for this resolution.

SENATE COMMITTEE MEETINGS

Title IV of Senate Resolution 4, agreed to by the Senate of February 4, 1977, calls for establishment of a system for a computerized schedule of all meetings and hearings of Senate committees, subcommittees, joint committees, and committees of conference. This title requires all such committees to notify the Office of the Senate Daily Digest—designated by the Rules Committee—of the time, place and purpose of the meetings, when scheduled and